

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Whiting et al.

Application No.: 10/569,013

Group No.: 3692

Filed: 09/05/2006

Examiner: Fields, Benjamin S.

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN  
COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

TERMINAL DISCLAIMER TO OBVIATE  
A DOUBLE PATENTING REJECTION (37 C.F.R. § 1.321(c))

Identification of Person(s) Making This Disclaimer

I, Gregory A. Hunt, am an attorney acting in a representative capacity for the assignee pursuant to 37 C.F.R. § 1.34.

EXTENT OF DISCLAIMANT'S INTEREST

The extent of the interest in this invention that the disclaimant owns is in the whole of this invention.

---

CERTIFICATION UNDER 37 C.F.R. §§ 1.8(a) and 1.10\*

(When using Express Mail, the Express Mail label number is *mandatory*;  
Express Mail certification is *optional*.)

I hereby certify that, on the date shown below, this correspondence is being:

MAILING

☐ deposited with the United States Postal Service in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

37 C.F.R. § 1.8(a)

☐ with sufficient postage as first class mail.

37 C.F.R. § 1.10\*

☐ as "Express Mail Post Office to Addressee"  
Mailing Label No. \_\_\_\_\_ (mandatory)

TRANSMISSION

☐ facsimile transmitted to the Patent and Trademark Office, (571) 273-8300.

E-FILE

☒ electronically transmitted to the Patent and Trademark Office via the e-filing service.

/Gregory A. Hunt/  
Signature

Date: October 2, 2008

Gregory A. Hunt  
(type or print name of person certifying)

\* Only the date of filing (§ 1.6) will be the date used in a patent term adjustment calculation, although the date on any certificate of mailing or transmission under § 1.8 continues to be taken into account in determining timeliness. See § 1.703(f). Consider "Express Mail Post Office to Addressee" (§ 1.10) or facsimile transmission (§ 1.6(d)) for the reply to be accorded the earliest possible filing date for patent term adjustment calculations.

**DISCLAIMER**  
**(Obviousness-Type Double Patenting Rejection Over A Prior Patent)**

Petitioner hereby disclaims, except as provided below, the terminal part of any patent granted on the instant application, which would extend beyond the expiration date of any patent that issues from pending Application No. 10/645,778 as presently shortened by any terminal disclaimer. Petitioner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the above-listed patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors, or assigns.

In making the above disclaimer, disclaimant does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. Sections 154 to 156 and 173 of the patent forming the basis of the double patenting rejection, namely, any patent issuing from pending Application No. 10/645,778, as presently shortened by any terminal disclaimer, in the event that it later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. Section 1.321, has all claims cancelled by a reexamination certificate, is reissued, or is in any manner terminated prior to expiration of its full statutory term as presently shortened by any terminal disclaimer, except for the separation of legal title stated above.

**DISCLAIMER FEE (37 C.F.R. § 1.20(d))**

Small entity--fee \$70.00.

**FEE PAYMENT**

The Commissioner is hereby authorized to charge \$625.00 (representing the \$70.00 disclaimer fee and \$555.00 3-month extension of time fee), any deficiencies of payment, or credit any overpayment associated with the filing of this correspondence to Deposit Account No. 50-0426.

Date: October 2, 2008

Tel. No.: 001-919-493-8000  
Customer No.: 77324

/Gregory A. Hunt/

Signature of Practitioner

Gregory A. Hunt

Registration No. 41,085

Jenkins, Wilson, Taylor & Hunt, P.A.

Suite 1200 University Tower

3100 Tower Boulevard

Durham, NC 27707

USA